

## **FINANCE & BENEFITS**

Becoming a carer can have a significant effect on your finances, especially if you have had to give up paid employment. Knowing what benefits are available to you or the person you care for can be confusing. It is important to claim what you are entitled to, even if you have been caring for a number of years, as circumstances may have changed.

### **CARERS ALLOWANCE (CA)**

This is the main benefit available to carers. You do not have to be related to, or live with, the person you care for. The criteria to receive CA is as follows:

- You must care for someone for at least 35 hours per week
- The person you care for must receive Attendance Allowance or the middle or higher rate of the care component of Disability Living Allowance
- You must be aged 16 or over
- If you are a student, you must not be studying for more than 21 hours per week
- If you are employed, you cannot earn more than a certain amount each week after specific expenses (this figure changes regularly, so please contact us on 0161 442 0442 for the up to date figures).

If you get Incapacity Benefit, Retirement Pension, Widows Benefits or Bereavement Benefits you may not actually be paid CA, but it could still be worth claiming to give you extra in other benefits.

CA entitles you to Class 1 National Insurance contributions to protect your benefit and pension rights.

Signpost has a supply of CA applications and can help you complete these.

Contact us on 0161 442 0442.

### **DISABILITY LIVING ALLOWANCE (DLA)**

DLA is a benefit for people who first claim before the age of 65 and is split into 2 parts called components (Care and Mobility). You must have had the illness or disability for at least 3 months, and the prognosis must mean that you are likely to have it for another 6 months. For an application form please call 08457 123 456.

The care component is paid if you need help to look after yourself or supervision to keep safe. It is paid at three rates:

**Lower Rate** : if you need help or supervision for some of the day, or need help with meal preparation.

**Middle Rate** : if you need help or supervision frequently throughout the day or night, or you need someone with you whilst you undergo dialysis.

**Higher Rate** : if you need help or supervision frequently throughout the day and night.

The **Mobility Component** is paid if you have difficulty with walking or need help in getting around. It is paid at two rates:

**Lower Rate** : you may get this if you can walk but need supervision or guidance from another person when you are outdoors. This may also be because you have a visual impairment, a learning disability or have been diagnosed as having dementia.

**Higher Rate** : you may get this if you cannot walk or can only walk short distances, especially if you are blind and deaf or you are severely mentally impaired and get the highest rate of the Care Component. You can exchange your award for a Motability vehicle. For further details please contact Signpost on 0161 442 0442.

If you have a progressive illness and you are unlikely to live for longer than 6 months, there are special rules to help you get DLA more quickly and easily, even if you haven't had the illness for 3 months. You can make a claim for someone under these special rules without them knowing and or gaining their permission.

## **PENSION CREDIT**

This is a tax free weekly payment which could mean extra money per week for people aged 65 and over. It guarantees a certain income for single people and couples. The rates are subject to change, so please telephone the Pension Service for up to date figures and general information on 0800 99 1234.

## **INCOME SUPPORT**

You can get Income Support as a carer, depending on your level of income. It can be paid as a 'top-up' to other money from benefits, wages or maintenance. Getting Income Support can entitle you to other benefits e.g. Council Tax Benefit, Housing Benefit, free prescriptions / glasses / dental treatment.

Income Support can include a Carers Premium, and the criteria for this are;

- You must have put in a claim for Carers Allowance and have made a claim for Income Support
- You care for someone getting Attendance Allowance or the middle or lower rate of Disability Living Allowance
- You have less than a certain amount in savings (please contact Signpost for the current figure)

For more information please contact the Benefit Enquiry Line on 0800 882200.

### **ATTENDANCE ALLOWANCE (AA)**

AA is for those claiming on or after their 65th birthday. It is for anyone who has an illness or disability that means they have difficulty with their daily care needs There are only two rates, lower and higher. Low rate is payable if you need assistance day or night. High rate is payable if you need assistance day and night.

It is paid no matter what income or savings you may have and it does matter what other benefits you are in receipt of, as AA is paid in addition to these. Claiming AA could allow the carer to receive Carers Allowance. For a claim pack telephone 08457 123 456.

Signpost Carers Liaison workers will assist in completing these forms. Please phone them on 0161 442 0442.

### **TAX CREDITS**

Child Tax Credit and Working Tax Credit are paid to top up the incomes of families or workers with a low income. For more information, and to claim tax credits, please telephone 0845 300 3900.

### **NHS BENEFITS**

These include free prescriptions, free dental treatment, free NHS eye tests and vouchers to help with the cost of glasses.

Various people may qualify, including those on Income Support and Pension Credit (guarantee scheme).

There is also a Low Income Scheme and pre-payment certificates that can help. For more information contact 'Help With Health Costs' on 0845 850 1166.

## Help With Fuel Costs

**Winter Fuel Payment** is a one-off payment to help with heating costs in the winter, and is usually paid around November time. It is payable to each household with someone aged 60 or over, with an additional payment for households with someone over 80. for more information, please call 0845 9 151515.

**Cold Weather Payments** are additional amounts of Income Support/Pension Credit/Jobseekers Allowance paid for each week in which the average temperature in the local area is at or below freezing.

## Help With Health Costs

If you are getting Income Support, Jobseekers Allowance or Pension Credit, you can get free NHS benefits, which include:

- Free prescriptions
- Free dental treatment
- Free NHS eye tests and vouchers to help with the cost of glasses
- Reimbursement of fares to hospital for treatment

## Other Help

If you get Income Support, Jobseekers Allowance or Pension Credit you may also be able to get help from the **Social Fund** through a range of loans and grants:

- Funeral Expense Payments can help with the cost of a funeral if you are responsible for arranging it
- Community Care Grants are paid to help you buy items that will help you and your family to live independently in the community; they do not have to be repaid.
- Budgeting Loans and Crisis Loans can be claimed to help you meet bigger or urgent expenses; both must be repaid.

For more information on the above, contact the local Jobcentre Plus office.

Concessions on the TV licence fee are available for all aged 75 and over, for people who are registered blind, and for people living in certain kinds of accommodation (eg care homes, sheltered accommodation). For more details please contact TV Licensing on 0870 241 6468.

This Information Sheet only gives a basic outline of some of the benefits that carers and the people they care for may be eligible for.